

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

*In re* Application of Andrew Doddington

Filing Date: Herewith

Attorney File No.: 14846-30

Entitled: GRAPHICAL SOFTWARE TOOL FOR MODELING  
FINANCIAL PRODUCTS

Assistant Commissioner for Patents  
Washington, D.C. 20231

**PETITION TO MAKE SPECIAL UNDER 37 C.F.R. § 1.102**

SIR:

It is requested that the above-captioned patent application, filed herewith, be granted Special status for accelerated examination. As set forth in MPEP § 708.02(VIII), such a petition requires: (1) that all claims be directed to a single invention; (2) a pre-examination search; (3) copies of the references identified in the search deemed most closely related to the claimed subject matter; (4) a detailed discussion pointing out with particularity how the claimed subject matter is patentable over the references; and (5) the fee set forth in 37 C.F.R. 1.17(h). As set forth in more detail below, Applicants have complied with each of these requirements and granting of this Petition is respectfully requested.

**I. APPLICANT'S CLAIMED INVENTION**

Applicants' claimed invention is directed to methods and systems for modeling financial products. A graphical software tool presents a user with a palette of objects for constructing the financial model. Preferably, the financial model is graphically represented as a tree structure, which allows the model to be transformed into an XML format. In response to an input from a user, objects from the palette are selected and used to construct the financial model. The tool provides a graphical user interface that allows users to construct financial products by combining a series of objects -- using GUI techniques such as "drag and drop" to simplify the construction process.

The current application comprises three independent claims. Independent claim 1 is directed to a method for modeling a financial product. Independent claim 14 is directed to a computer system for modeling a financial product. Independent claim 20 is directed to a computer-readable medium for storing instructions for carrying out the method steps of claim 1.

Should the Examiner determine that the claims are not directed to a single invention, Applicants will make an election without traverse according to established telephone-restriction practice. MPEP 708.02(VIII).

## **II. PRE-EXAMINATION SEARCH**

A pre-examination search was performed by the professional search firm of Woolcott LLC (“Woolcott”) to locate the U.S. Patents and U.S. Patent Publications relevant to the inventive concept (the “Search”). Woolcott is located at 2001 Jefferson Davis Highway, Suite 411, Arlington, Virginia 22202, Tel: 800.223.9697, and has a web page address of <http://www.woolcott.com/index.html>.

Copies of Woolcott’s Search Report and the identified references are attached. As can be seen from the Search Report, the following classes and subclasses were searched.

Class	Subclasses
715	503, 903
345	762, 764, 440, 440.1, 440.2, 760, 848
705	30, 33, 35, 36
707	10, 103R

Woolcott pointed out four references deemed most closely related to the claimed subject matter:

- (1) U.S. Patent 5,255,363 (issued Oct. 19, 1993) to Seyler;
- (2) U.S. Patent 5,727,161 (issued Mar. 10, 1998) to Purcell, Jr. et al. (“Purcell”);
- (3) U.S. Patent 5,752,253 (issued May 12, 1998) to Geymond et al. (“Geymond”); and
- (4) U.S. Patent 5,880,742 (issued Mar. 9, 1999) to Rao et al. (“Rao”) (collectively referred to herein as the “Relevant References”). Each of the Relevant References is discussed in detail below.

Nothing in this Petition should be construed as an admission that any reference identified in the Search or discussed herein is available as prior art to the above-captioned application.

### **III. DETAILED DISCUSSION OF PATENTABILITY**

The claimed subject matter of the above-captioned patent application is patentable over the Relevant References. Applicants provide detailed discussion in this Section that points out with particularity how the claimed subject matter is patentable over the Relevant References.

#### **A. U.S. PATENT 5,255,363 (ISSUED OCT. 19, 1993) TO SEYLER**

The subject matter of the above-captioned patent application is patentable over Seyler. Among other deficiencies, Seyler does not disclose a graphical modeling tool in which a financial product is constructed by selecting objects from a palette of objects.

Seyler discloses a concurrent design that allows designers to create graphical programs that can monitor parameters such as cost and reliability, and provide a visual feedback during the design process.

Since Seyler does not teach or suggest Applicants' claimed invention, Applicants' invention as claimed is patentable over Seyler.

#### **B. U.S. PATENT 5,727,161 (ISSUED MAR. 10, 1998) TO PURCELL**

The subject matter of the above-captioned patent application is patentable over Purcell. Among other deficiencies, Purcell does not disclose a graphical modeling tool in which a financial product is constructed by selecting objects from a palette of objects.

Purcell discloses a method and apparatus for graphically developing and displaying a continuum of what-if scenarios derived from spreadsheet plan-model data entered by a user.

Since Purcell does not teach or suggest Applicants' claimed invention, Applicants' invention as claimed is patentable over Purcell.

#### **C. U.S. PATENT 5,752,253 (ISSUED MAY 12, 1998) TO GEYMOND**

The subject matter of the above-captioned patent application is patentable over Geymond. Among other deficiencies, Geymond does not disclose a graphical modeling tool in which a financial product is constructed by selecting objects from a palette of objects.

Geymond discloses a process for the automatic generation of spreadsheets.

Since Geymond does not teach or suggest Applicants' claimed invention, Applicants' invention as claimed is patentable over Geymond.

D. U.S. PATENT 5,880,742 (ISSUED MAR. 9, 1999) TO RAO

The subject matter of the above-captioned patent application is patentable over Rao.

Among other deficiencies, Rao does not disclose a graphical modeling tool in which a financial product is constructed by selecting objects from a palette of objects.

Rao discloses an improvement to a processor-based system including a memory having instructions stored therein indicating instructions for a spreadsheet application program the processor executes, and includes a display device having a display area for presenting an image of a spreadsheet having a plurality of cells arranged in a plurality of rows and columns, each of the cells including an image of character information representing a respectively paired one of a plurality of data items stored in a data array in the memory of the system, each data item indicating character (non-graphical) information.

Since Rao does not teach or suggest Applicants' claimed invention, Applicants' invention as claimed is patentable over Rao.

Accordingly, because the Relevant References fail to teach or suggest one or more feature recited in the claimed subject matter, these references, either alone or in combination, would not have anticipated or rendered obvious the claimed subject matter.

#### IV. CONCLUSION

In view of the foregoing, Applicants' have met all the requirements for accelerated examination set forth in 37 C.F.R. § 1.102 and as detailed in MPEP § 708.02(VIII). Accordingly, Applicants respectfully request this case be made special for expedited examination. Please charge the required fee set forth in 37 C.F.R. § 1.17(h), estimated to be \$ 130.00, to Deposit Account No. 501358.

Respectfully submitted,



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